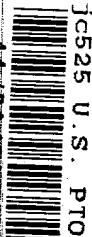


11/08/01



JC525 U.S. PTO

In the United States Patent and Trademark Office

Mailed 2001, Nov. 8

JC986 U.S. PTO
10/008320

Box Patent Application

Assistant Commissioner for Patents

Washington, District of Columbia 20231

Sir:

Please file the following enclosed patent application papers:

Applicant #1, Name: Biao Ni

Applicant #2, Name: _____

Title: System and Method to Retain Customers Using Rebate in Combination with Investment Instruments☒ Specification, Claims, and Abstract: Nr. of Sheets 22 to Serve Customers' Long Term Financial Needs"☒ Declaration: Date Signed: Nov. 8, 2001☒ Drawing(s): Nr. of Sheets Enc.: Formal: 10 Informal: _____☒ Small Entity Declaration of Inventor(s) ☐ SED of Non-Inventor / Assignee / Licensee☐ Assignment enclosed with cover sheet and recordal fee; please record and return.☒ Check for \$ 370.00 for:☒ \$ 370.00 for filing fee (not more than three independent claims and twenty total claims are presented).☐ \$ _____ additional if Assignment is enclosed for recordal.☒ Information Disclosure Statement, Form PTO-1449, and listed references.☐ Disclosure Document Program reference letter.☒ Pursuant to 35 U.S.C. §119(e)(i), applicant(s) claim priority of Provisional Patent Application Ser. Nr. 60/251,109,
filed 2000, December 4th.☒ Return Receipt Postcard Addressed to Applicant #1.☒ **Request Under MPEP § 707.07(j):** The undersigned, a pro se applicant, respectfully requests that if the Examiner finds patentable subject matter disclosed in this application, but feels that Applicant's present claims are not entirely suitable, the Examiner draft one or more allowable claims for applicant.

Very respectfully,

Applicant #1 Signature

324 Hill Trail Drive

Address (Send Correspondence Here)

Ballwin, MO 63011

Applicant #2 Signature

Address

Express Mail Label #

ET 854087863 US; Date of Deposit 2001 Nov. 8

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Box Patent Application
Assistant Commissioner for Patents
Washington, District of Columbia 20231

Fee Transmittal

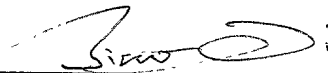
First-Named Applicant Biao Ni
Title of Invention: " System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs "
Total Payment Enclosed (From Calculation Below): \$ 370.00 ☒ Check ☐ Money Order

Sir:

Enclosed is the following small entity filing fee for the above patent application:

Fee Code	Fee Description	Fee (\$)
214	Provisional Pat. Appn. Filing Fee	<u>370.00</u>
201	Basic Utility Appn. Filing Fee	<u> </u>
206	Basic Design Appn. Filing Fee	<u> </u>
	Subtotal (1)	<u>370.00</u>
203	Total Claims: <u>18</u> - 20 = <u> </u> ; X <u> </u> (fee for each claim over 20) = <u> </u>	
202	Tot. Indep. Claims <u>2</u> - 3 = <u> </u> ; X <u> </u> (fee for each indep. claim over 3) = <u> </u>	
	Subtotal (2)	<u>0.00</u>
Total Payment Enclosed [Sum of Subtotals (1) and (2)]		<u>370.00</u>

Very respectfully,


Signature of First-Named Applicant

Biao Ni
Print Name of First-Named Applicant

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